

11/14/11 10:53:55  
DK T BK 3,365 PG 364  
DESO TO COUNTY, MS  
W.E. DAVIS, CH CLERK

**Recording Requested by/  
After Recording Return To:**

Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

**This document was prepared by**

Home Retention Services, Inc.,  
Modifications Department  
9700 Bissonnet Street  
Suite 1500  
Houston, TX 77036  
1.855.664.8124

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**LOAN MODIFICATION AGREEMENT**

Order ID: 5103215

Project ID: 151738

Loan Number: 184209067

MIN Number: 100196800031264976

Borrower: DENNIS RODEN

Original Loan Amount: \$92,872.00

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

Recording Requested by  
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 0651842090677105A

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on January 21, 2011 between DENNIS RODEN (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the June 20, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3735 WOODLAND DRIVE, HORN LAKE, MS 38637.

The real property described being set forth as follows:

000011111 RODEN D  
  
610 184209067 MOD 001 001

**SAME AS IN SAID SECURITY INSTRUMENT**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of ninety five thousand three hundred twenty two and 22/100, (U.S. Dollars) (\$95,322.22). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2041.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 31 DAY OF January 2011  
 BY Dennis Roden 1-31-11

(ALL SIGNATURES MUST BE ACKNOWLEDGED)  
 State of Ms. County of Desoto On this 31 day of January  
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Dennis Roden and Tanya Roden  
 known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)  
 is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

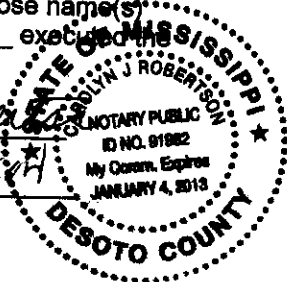
Witness my hand and official seal.

Signature Carolyn Robertson

Carolyn Robertson

Name (typed or printed)

My commission expires: January 4 2013



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Tanya Roden  
 Co-Owner(s) Signature

Dated: 1-31-11

Tanya Roden  
 Co-Owner(s) Name (typed or printed)

STATE OF Mississippi

COUNTY OF Desoto

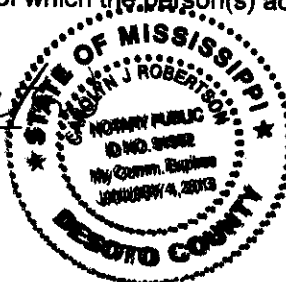
On 31/Jan 2011 before me, Carolyn Robertson

Notary Public, personally appeared Dennis Roden and Tanya Roden

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)  
 whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they  
 executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the  
 instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.  
 WITNESS my hand and official seal.

Signature

Carolyn Robertson



As evidenced by the signature below, the Lender agrees to the foregoing.



Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to BAC Home Loans Servicing, LP

By: Myra Leblanc, Vice President

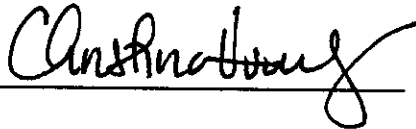
STATE OF TEXAS

COUNTY OF HARRIS

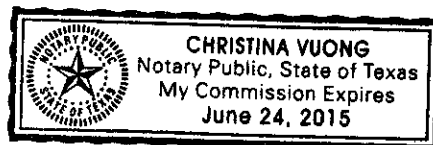
On November 7, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature



Christina Vuong



My commission expires: June 24, 2015

Order ID: 5103215

Loan Number: 184209067

Property Address: 3735 WOODLAND DRIVE, HORN LAKE, MS 38637



## **EXHIBIT A**

THE FOLLOWING DESCRIBED REAL ESTATE, LOCATED AND SITUATED IN DESOTO COUNTY, MISSISSIPPI AND MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT 1714, SECTION D, (BELLEMEADE SUBDIVISION) DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, CITY OF HORN LAKE, MISSISSIPPI, AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK 10, PAGE 9 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 1 08 8 33 03 0 01714 00; SOURCE OF TITLE IS BOOK 490, PAGE 341 (RECORDED 01/07/05)

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Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

Order ID: 5103215

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MIN Number: 100196800031264976

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**EXHIBIT B**

Borrower Name: DENNIS RODEN

Property Address: 3735 WOODLAND DRIVE, HORN LAKE, MS 38637

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/15/2008 as Instrument/Document Number: N/A, and/or Book/Liber Number: 2,946 at Page Number: 9 in the real records of DESOTO County, State of MS.

**Additional County Requirements:**

Original Loan Amount: \$92,872.00



\* 5 1 0 3 2 1 5 \*



\* 1 8 4 2 0 9 0 6 7 \*

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